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14. ABSTRACT The linkage between charity and religion is historically and traditionally ingrained, and has grown over time. Charity is one of the major sources of benevolence. Unfortunately, however though, a significant portion of charitable donations, which are mostly intended for holy cause - may end up financing terrorism - often without the knowledge or approval of the original donors. Because of easy access to charity, the extremist groups not only exploit the inherent characteristics of the human nature of giving, but also use the easy availability of charity to provide a base for extremism to grow. Terrorism threat will remain for some time to come, and Bangladesh, the focus of this study, remains vulnerable to be a safe haven for terrorist organizations. Therefore, it is incumbent upon Bangladesh government, politicians, and individual citizens to work together in combating terrorism financing from charitable sources.				
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**UNHOLY CHARITY**

SUBMITTED IN FULFILLMENT OF THE  
REQUIREMENTS FOR THE DEGREE  
OF MASTER OF MILITARY STUDIES

**ABUHENA M. SAIFULISLAM**  
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## Executive Summary

**Title:** Unholy Charity

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**Thesis:** An analysis of how charitable donations, which are intended for the purpose of benevolence – may end up financing terrorism – often without the knowledge or approval of the original donors.

**Discussion:** Charitable donation is one of the main sources of terrorist financing. This study explores the historical background, existing research, methods and sources of charitable donation to fund terror activities, as well the counter measures in combating terrorism financing originating from charitable sources. The first part of this essay compares the religious framework, methods, and usage of charitable contribution for radical causes. The second section offers Bangladesh as a case study where extremist elements have been actively raising money under the shadow of benevolence – and utilizing it for unholy purposes – by the religiously oriented political parties, financial institutions, charitable organizations, and some NGOs in Bangladesh. As a result, direct and indirect financial support by business, financial, and non-governmental organizations to militant outfit can increase terrorist activities and potentially destabilize the security of the region.

**Conclusion:** Systematic failure of combating terrorist financing before 9/11 caused immense destruction in the world order. To consider about what might be desirable in the presence of increased religious extremism, and how the religious and cultural messages and methods might prove valuable for encouraging ethically accountable consciousness, behavior, and practices in the detection, and prevention of unholy usage of charitable contribution through public awareness and accountability, and finally the legal counter measures by the respective governmental authorities.

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*“When thou doest alms, let not thy left hand know what thy right hand doeth”.*

*Bible, Matthew 6:3*

*“And be steadfast in your prayer and pay charity; whatever good you send forth for your future, you shall find it with God, for God is well aware of what you do.”*

*Quran 2:110*

*“In charity to all mankind, bearing no malice or ill-will to any human being, and even compassionating those who hold in bondage their fellow-men, not knowing what they do”.*

*John Quincy Adams*

## INTRODUCTION

Giving is living. Giving is an inherent uniqueness of human beings. Giving charity is one of the God gifted characteristics of human nature. Giving and receiving is the very norm of any human society regardless of race, religion and custom. Moreover, charity carries the biblical tradition of piety toward humanity for not only as an act of righteousness but also to fulfill God's commandment. As a result of religious connotation, charity's domain transcends geographical boundaries in terms of its contribution, scope and effect. Despite the recent worldwide economic down turn, the religious portion of charitable contribution did not see any significant slide. Religious Americans are four times as generous as their secular neighbors, even though they are a slightly less affluent than secular Americans.<sup>1</sup> The operative matter is not what religion someone practices but how religious they are.<sup>2</sup> Therefore, the linkage between religion and charity is historically and traditionally ingrained, and has grown over time.

Charity, the monetary contribution by individuals and institutions for religious purposes – the focus of this study – is one of the major contributors of benevolence. Unfortunately, a significant portion of charitable donations, which are intended for noble cause, may end up financing terrorism – often without the knowledge or approval of the original donors. Because of

easy access to charity, the extremist organizations not only exploit the inherent characteristics of the human nature of giving, but also use the easy availability of charity to provide a base for extremism to grow. This study explores the historical background, existing research, methods and sources of charitable donation used to fund terror activities, as well the counter measures used to combat terrorism financing originating from charitable sources.

The first part of this essay provides a comparative outline of the religious framework, methods, and use of charitable contributions for radical causes. The second section offers Bangladesh as a case study where extremist elements have been actively raising money under the shadow of holy causes - and utilizing it for unholy purposes – through the religiously oriented political parties, financial institutions, charitable organizations, and NGOs in Bangladesh. As a result, direct and indirect financial support by business, financial and non-governmental organizations, and militant outfits can increase terrorist activities and potentially destabilize the security of the region.

The Islamic practice of charitable donation is at a crossroad. Muslim dominant countries and Islamic institutions are expected to build a new approach of benevolence under a close microscope and intense scrutiny after September 11, 2001. It is a high time that Muslim communities must refine traditional methods of giving charity implanted in the vibrant Islamic cultures and communities. The primary struggle is to promote planned and responsible benevolence that complements and dignifies the traditional approach to charity – which is supposed to be for the sake of God (*fe-sabilillah*) and instinctively personal – rather than promoting terrorist financing disguised as benevolence. Charitable donations by Muslims need to be properly channeled and linked with the newly emergent era of modernity and, economic development, and therefore protect the democratic stability that exists in some parts of the

Muslim world as well as the newly emerging democratic revolution in Egypt and Tunisia. On the other hand, there is also a need to promote the positive aspect of Muslim charity in the face of narrow-mindedness, mistrust, and unhelpful publicity that comes from funding terrorism and hatred towards other religions. This negativity can limit the ability to fund and eliminate poverty, illiteracy, disease, and radicalization, and to promote human rights.

Since 1990 there has been a rise of religious extremism in Bangladesh. Prominent journalists, media reports, and numerous studies have suggested that terrorist groups may be patronized by religiously oriented political parties of Bangladesh, and affiliated with Pakistan, and Afghanistan based terrorist organizations. These groups are heavily funded, and the source of money appears to be both external and internal. In the third part of the paper, readers will be invited to consider about what might be desirable in the presence of increased religious extremism. Additionally, how the religious and cultural messages and methods of public awareness in conjunction with accountability might prove valuable for encouraging ethically responsible consciousness, behavior, and practices in the detection and prevention of unholy usage of charitable contribution.

## CHARITY'S DOMAIN

According to National Philanthropic Trust, American giving to charities of all sectors reached \$314.07 billion in 2007, \$315.08 billion in 2008 and \$303.75 billion in 2009. Sixty-Five percent of US households give to charity. The average annual household contribution is \$2,213, while the median is \$870. The largest source of charitable giving comes from individuals, at \$227.41 billion in 2009, or 75% of total giving, followed by foundations (\$38.44 billion/13%),

bequests (\$23.8 billion/8%), and corporations (\$14.1B/4%). In 2009, the majority of charitable dollars went to religion (33%), education (13%), grant making foundations (10%) and human services (9%).<sup>3</sup>

Giving has also been at the heart of Islam from its inception. The practice of philanthropy in Muslim-majority communities is an integral part of religious and social life of all Muslims. Although different schools of thoughts of Islam may differ on the details of giving, an overall commitment to charity is one of the five pillars of Islam. Muslims annually donate anywhere from 5 to 10 percent of their savings to religious or secular charities, totaling in billions of US dollars. This money is donated primarily to the building, maintenance and preservation of mosques, schools/*madrassas*, orphanages, and hospitals, as well as to the poor, and communities in distress. Among others, Muslims principally donate for two reasons: religious obligation and communal demand.

There are mainly three types of Islamic donation or charity: *zakah*, *sadaqa* and *kaffara*. *Zakah* is one of the five pillars of Islam and obligatory. Rich Muslims are obligated to give 2.5 percent of their annual net savings to the needy with a very specific criterion at both ends – giving and receiving. Not every Muslim is obligated to give *zakah* unless considered rich and not everyone is entitled to receive *zakah* unless he/she is poor. It is not only obligatory for the rich to give *zakah*; it is also the right of the needy to receive *zakah*. *Zakah* money must follow certain Islamic principles, for example, it cannot be used to build mosques, and proselytizing. *Sadaqa* or charity is completely voluntary, and can be in coins or in kind. The *sadaqa* or voluntary donation is the only type of charity not obligatory in Islamic law but is probably responsible for generating the largest sums of benevolence due to social demand and pressure. *Kaffara* (compensatory or penitential donation) is given when an oath is broken to God or a Muslim is unable to fulfill an

obligatory act to God such as fasting. The *kaffara* can be in the form of freeing a slave or feeding the needy.

Although there are no available statistics to measure the total contribution to charity by Muslims, it is safe to assume that the figure is in the billions of dollars. Assuming 500 million Muslims from the total population of 1.5 billion contribute \$500 on average; this will sum up to \$250 billion, if not more. The focus in this study is to explore how the charitable contributions by Muslims for holy purposes are diverted to unholy causes, from the majority Muslims in Asia to the minority in western countries. Although the total amounts are significant, it is important to note that, donations to Muslim charities have fallen significantly after the terrorist acts of September 11, 2001, primarily because of the resulting intense international monitoring, freezing of charitable funds, and shutting down of organizations with links to suspected terrorist groups as well as prosecution of many officials of charitable organizations.

Charitable donations have a distinctiveness that makes them highly lucrative to extremists and susceptible to misuse for funding subversive and extremist activities. Charities, especially religious organizations, enjoy public trust. Their donations often come in cash. Moreover, some charities have an international presence that provides a structure for national and international operations and financial dealings, commonly in or near areas most open to the elements of extremist activities. Charities are also subject to considerably lighter regulatory requirements than other financial establishments or publicly-held business entities.

## THE TERROR-LINK

Finance and logistic is the blood of every battle. Terrorism is no exception. How extremists raise their funds is an operational art and as important as bomb-making, ambushes or assassinations. The Irish Republican Army (IRA), the Palestinian Liberation Organization (PLO), Aum Shinrikyo of Japan, and the Tamil Tigers of Sri Lanka are modern terrorists groups that raised substantial amounts from outside their theaters of active operations. They developed sophisticated fund-raising, sometimes using charitable bodies. The best known is the Irish Republican Army's Northern Aid Committee (NORAID), strongest in the United States.<sup>4</sup> The strategies and tactics they devised to accumulate and manage funds are now being emulated by second-generation terrorist groups. Al-Qa'ida, Hamas, Hezbollah and others have followed suit.

Al-Qa'ida's global fundraising network is built upon a foundation of charities, nongovernmental organizations, mosques, web sites, intermediaries, facilitators and banks, and other financial institutions.<sup>5</sup> One of the modus operandi of Al-Qa'ida and other terrorist groups is to establish charitable organizations and use those organizations to raise money. Additionally, funds from many existing Islamic relief organizations and NGOs, and individual Muslims were diverted to extremist organizations. Some of the donors knowingly donate for the violent and illicit purposes, other donors believe their money will help fund legitimate efforts, but money nonetheless diverted to finance terrorism.<sup>6</sup> After 9/11, the Afghan war, and later the American invasion of Iraq, many existing extremist organizations expanded and, became more violent, and more terrorist organizations were established. This led to wider exploitation of extremist funding and misuse of charity due to its ease of access and vast availability.<sup>7</sup>

## BANGLADESH – A VICTIM OF TERROR

Preceding the country wide bombing in August of 2005, terrorist funding in Bangladesh did not draw much attention. To take but one example, the US State Department's annual *Patterns of Global Terrorism* did not even mention Bangladesh throughout the 1980s and 1990s. This inattention changed radically on 17 August 2005. On 17 August 2005 day the terrorist outfit *Jamaatul Mujahideen* Bangladesh (JMB) suspected to have carried out 459 bombings (the number is 500 according to other unofficial sources) simultaneously in sixty-three districts killing three and injuring one hundred people.<sup>8</sup> Although fatalities were low, the capacity to detonate 459 bombings simultaneously across Bangladesh caused alarm, making the date a veritable 9-11 in terms of coordination, recruitment and planning. It was unfathomable to comprehend that an operation on such a scale could have been carried out by terrorist group without any organizational and financial support. Ever since 2005 the government and scholars began to study terrorist funding in Bangladesh.

Bangladesh is a small country of 55,000 square miles slightly smaller than the state of Iowa with a vast population of 156,118,464.<sup>9</sup> The Royal Bengal Tiger is one of its national legacies and the NFL Cincinnati Bengals borrows its name. Bangladesh gained its independence from British India in 1947 as East Pakistan and fought for its liberation from Pakistan in 1971. Roughly ninety percent of the populations are Muslim, and Bangladesh is the 3<sup>rd</sup> largest Muslim country in the world after Indonesia and Pakistan. Bangladesh is a relatively peaceful country compared to its South Asian neighbors India, Nepal, Sri Lanka, Pakistan, and Myanmar (formerly Burma). However, as Professor Abul Barakat<sup>10</sup> writes:

after its independence from Pakistan, the liberal-humanistic Islam that existed earlier turned into “Political Islam” mainly due to three major regressive transformations of

“Communalization of Islam” associated with the emergence of “religious doctrine-based Pakistan State” (1947), failure in the punishment of ‘war criminals’ (1971’ War of Liberation), and legitimizing communalism by replacing ‘secularism’ by “Islam as state religion” in the Constitution (eighth amendment 1988). The failure to provide the basic needs - electricity, water, food and security of its citizens by the State, corruptions, unemployment, political instability, military coups, communalization of culture and education, growing criminalization of economy and politics, and external meddling – all contributed to the growth and expansion of Muslim extremism in Bangladesh. This has led to the momentum of rising religious extremism and the shaping of political Islam with the objective of capturing the state power by “using religion as pretext through a well organized economic power based political process.”<sup>11</sup>

To attain their targeted objectives, the fundamentalists have created “an economy within the economy”, and “a state within the state”.<sup>12</sup> In many Muslim populated countries, rule is often authoritarian, and the only way to criticize a ruler is through religion, not political activity as understood in the US and other western countries. With this methodology in place, the religiously oriented political parties in Bangladesh started to lay their ground work to undermine secular political parties and intellectuals, and to reconstitute Bangladesh as an Islamic Republic.

## RADICAL POLITICS

In order to understand the concept of “an economy within the economy” and “a state within the state” in Bangladesh, it is prudent to explore the scope and role of *Jamaat-e-Islami* in Bangladesh, both politically and economically.<sup>13</sup> In the early 1930s an effort was made to form a political party under the leadership of Sayyid Abul Ala Maududi<sup>14</sup> with an aim of launching an Islamic movement in India.<sup>15</sup> *Maulana* Maududi’s movement led to the establishment of the *Jamaat-e-Islami* with him as its *ameer* or chairman in Lahore, Pakistan on August 25, 1941.<sup>16</sup> After 1947 the party was divided into *Jamaat-e-Islami Hind* with headquarters in Delhi and *Jamaat-e-Islami Pakistan* based in Lahore.<sup>17</sup> The central leadership of the All Pakistan *Jamaat-*

*e-Islami* was vested upon *Maulana* Maududi, in East Pakistan (now Bangladesh) the leader was Abdur Rahim, and the *Jamaat-e-Islami* Hind had *Maulana* Nadwi as its Ameer.<sup>18</sup> Eventually *Jamaat-e-Islami* became a major political party although it never formed a government in Pakistan. In 1971, *Jamaat* fiercely opposed the Bangladesh independence movement spearheaded by its political rival, the Awami League. From this choice much followed.

*Jamaat* was banned along with other Islamic political parties after the independence of Bangladesh, and its top leaders fled to Pakistan. The *Jamaat* activists continued operation secretly under the banner of the Islamic Democratic League (IDL) led by *Mawlana* Abdur Rahim.<sup>19</sup> Professor Ghulam Azam, a staunch supporter of Pakistan during the liberation war of Bangladesh in 1971, was allowed to come back from exile in 1978 and was elected as the *Ameer* of the party. He was succeeded by *Maulana* Motiur Rahman Nizami in 2000.<sup>20</sup> Nizami was arrested in 2010 and is now awaiting prosecution for his alleged war crime activities during the Bangladesh war of independence in 1971.

The founding father of Bangladesh, Sheikh Mujibur Rahman, was assassinated in 1975 by a group of disgruntled army officers, which allowed Major General Ziaur Rahman, the founder of Bangladesh Nationalist Party (BNP), to assume power. With General Rahman's coup, *Jamaat* again resumed political activities in Bangladesh. In order to strengthen his power and political base, Rahman included many Muslim League and *Jamaat-e-Islami* members in his government. These men had opposed the independence of Bangladesh but readily joined his new party BNP. Indeed, some of Azam's former party members were given political and cabinet positions despite their involvement in war crimes in 1971. Since then they have shared political power (from local to central governments) and have acquired adequate economic strength (from micro to macro levels) to sustain their political organization.<sup>21</sup>

*Jamaat-e-Islami* Bangladesh enjoyed its peak by joining the BNP in an alliance with three other smaller parties to form a four-party coalition government during 2001-2006 and held two Ministries – the Ministry of Industries and the Ministry of Social Welfare-- in Khaleda Zia's government. Although these ministries may sound innocuous, they have considerable power within Bangladesh. For example, the Minister of Social Welfare, a member of the *Jamaat-e-Islami*, granted permission to many NGOs to operate in Bangladesh for development work in the rural areas. However, some of these NGOs were suspected of raising money for terrorist groups.

Many journalists, scholars, and government officials believe that there might have been some correlation between the rise of terrorist activities and the presence of new NGOs in Bangladesh during BNP-*Jamaat* government. Most of the fourteen terrorist bombings took place between March 1999 and November 2009, killing 114 people and injuring more than 1102 innocent civilians and civil government officials.<sup>22</sup> Ten of these bombings took place during the time of BNP-*Jamaat* led government from April 2001 to November 2005, killing 104 and injuring 981 individuals.<sup>23</sup> The then opposition leader Sheikh Hasina Wazed, now Prime Minister, was the main target of a grenade attack during a political rally on August 21, 2004.<sup>24</sup> Through multiple investigations, the BNP-*Jamaat* led alliance government tried to establish that the AL itself tried to kill its own leaders and activists to tarnish the image of the BNP-*Jamaat* government.<sup>25</sup> *HuJi* boss *Mufti* Abdul Hannan and a former BNP deputy minister Abdus Salam Pintu are now among the charge-sheeted accused.<sup>26</sup> Many think that there was a direct link between the members of extremist groups and the BNP-*Jamaat* alliance government. Whether the allegation is true or not, extremist organizations did enjoy some degree of approval for their activities under the BNP-*Jamaat* government. As a result of BNP-*Jamaat* government's inaction,

terrorists freely organized, recruited, trained, and killed innocent people without severe consequences.

## **TERRORIST GROUPS**

The terrorist threat in Bangladesh since 2001 has been associated with the slow growth in violent Islamist sentiment in the country amid fears that the country's pacifistic Sufi tradition is being supplanted by a more rigid theocracy derived from the *Hanbali* School in the Middle East.<sup>27</sup> These new trends of ideological, cultural and social transformation have infused the growth of extremist groups such as *Jamaat ul-Mujahideen* Bangladesh (JMB), *Jagrata Muslim Janata* Bangladesh (JMJB), *Harakatul Jihad-i-Islami*-Bangladesh (HuJI-B), *Hizb ut-Tawhid* (HuT), *Shahadat-i-Al Hiqma* and number of like minded smaller groups. All these organizations vehemently resisted the democratic system and have also attacked millennium-old native cultural norms, religious and ethnic minorities and symbols of Bengali heritage in their attempt to "Islamize" Bangladesh.

The relationship and differences among the religious extremist groups are not clear, and often groups split and function as loose cannons with significant membership overlap. Several sub-factions and splinter groups emerge sporadically. In particular, the JMJB is widely perceived by the security and intelligent officials in Bangladesh to be the youth wing within the JMB. In July 2009, the Bangladesh Special Branch discovered a JMB/JMJB sub-factional group known as *Islam-o-Muslim* (IoM) in Gazipur near Dhaka when they arrested Abdur Rahim (alias Shahadat Hossain), the new chief organizer of the IoM. The establishment of IoM was possibly the result of an attempt to continue the radical campaign carried by the JMJB, although the

group's intention was to carry out targeted killing of prominent political leaders and intellectuals. The Minister of Law, Barrister Shafique Ahmed, stated that there were 122 organizations involved in terrorism.<sup>28</sup> Of course, the volume of listed organization could be a factor of the use of new names to deceive law enforcement or to screen the parent organizations and protect others. According to National Security Intelligence sources, there are 20 to 33 Islamist terrorist groups active in Bangladesh.<sup>29</sup> Only four of those, *Jamaatul Mujahideen Bangladesh* (JMB), *Harkat-ul Jihad Islami-Bangladesh* (HuJI-B), JMJB, and *Shahadat-e al Hikma*, were officially banned during the time of BNP-Jamaat coalition government after the August 2005 bombings. Eight more were banned in April 2009 by the Awami League government to fulfill the campaign promise by Prime Minister Sheikh Hasina to root out militancy from Bangladesh.

## **MILITANT ECONOMICS**

Money is the mother's milk of politics as oxygen to fire, and a significant portion of charity to religious extremism. After the independence of Bangladesh from Pakistan in 1971, both the Pakistan-based Muslim League and *Jamaat-e-Islami* were constitutionally banned for their involvement in the war crimes of 1971. However, they managed to work underground and started to build an economic domain as a financial support base for their future operations. In the process *Jamaat-e-Islami* Bangladesh created an "economy within an economy," and a religiously based "state within a state" according to Professor Barakat.<sup>30</sup> He has argued that *Jamaat-e-Islami* Bangladesh did so with the ultimate aim of capturing the state power. Professor Barakat drew a chart showing *Jamaat-e-Islami* Bangladesh as the apex of a triangle linking 125 militant organizations at one end, and the Economics of Fund and 156 NGOs operating in Bangladesh at

the other end. Economics of Fund has at least eight different investment sectors comprising financial institutions, commercial retail, health sector, education, communication, real estate, IT/Media and NGOs. According to Professor Barakat, this sector generates an annual net profit of \$250 million. All these economic enterprises are run by ideologically motivated and professionally competent persons. At least 10% of their net profits are being used to finance political organization, enough to employ 500,000 of their members. The relative economic strength of fundamentalism in Bangladesh can be seen by the simple fact that its annual net profit equals six percent of the government's annual development budget or about four percent of national exports. The annual growth rate of the share of the economy (7.5% - 9%) controlled by the fundamentalists exceeds that of the national economy as a whole (4.5% - 5%).<sup>31</sup> He also pointed out during the interview that eventually *Jamaat*'s power base and vast financial empire with a growth rate of approximately 10% will create a "state within a state" and invisible to the government and beyond its laws.

## **CHARITY TERRORIZED – SOURCE AND METHOD**

Funding sources for extremist activities in Bangladesh appear to be both internal and external. Funding for terrorist groups come from different sources to include *zakah*, charity, subscription fees for mosques and *madrassa*, *Osor* (crop donation), *Yanat* (occasional donation), and monthly donations from activists and businesses. Less praiseworthy sources include money laundering, extortion, relief organizations posing as charities, and criminals. Other income comes from small arms sales, drug trafficking, smuggling, and counterfeiting US currency, items that enter Bangladesh from neighboring Myanmar and the Golden Triangle (the lawless zone where

China, Laos, and Burma intersect).<sup>32</sup> This section will focus mainly on the sources of charitable donation as a contributing factor for funding and harboring extremists in Bangladesh.

Internally, the extremist outfits are capable of generating a huge amount of funds through their own business establishments inside Bangladesh. Religiously oriented business and financial institutions contribute significantly to extremists' in the belief their donations are charitable. Several banks in Bangladesh are based on the Islamic principles. These banks in turn subsidize *madrassa* education, mosque construction, and other religious activities under the banner of charitable contribution. However, investigators have discovered that a huge sum of money from the Islami Bank of Bangladesh Ltd. (IBBL) helped buy the explosives used in the August 2005 bomb blasts. This money was drawn from a personal account of a JMB activist linked to August 2006 bombings with Chittagong branch of IBBL.<sup>33</sup> The central Bangladesh Bank in 2006 imposed a fine of approximately \$1500 on IBBL for its alleged violation of the Money Laundering Prevention Act. Bangladesh State Minister for Home Affairs Shamsul Haque in a remark accused IBBL of spending nearly eight percent of its profit to finance militant activities.

As stated earlier, Bangladesh remains one of the poorest countries in the world. Bangladesh is also prone to natural disaster such as flood and cyclones. As a result Bangladesh welcomes and relies heavily on relief and donations from foreign countries. With opportunities knocking on the doors, NGOs and relief organizations blossom during the time of natural disasters in Bangladesh. Lt Col Jobaer, Additional Direction, National Security Intelligence, Bangladesh, broke down how the influx of charitable money is being used and misused in Bangladesh: One-third of the charitable fund is legitimately utilized; one-third is pocketed by the managers of the fund for their personal gain; and one-third is being diverted to militant activities. A western diplomat, however, was of the opinion that ninety-nine percent of the funds are being

utilized legitimately.<sup>34</sup> He pointed out that it would be unwise to disrupt the flow of ninety-nine percent of the charitable fund in order to combat one percent, which may be damaging to the development of Bangladesh.<sup>35</sup> Other western diplomats who were contacted for interviews were reluctant to talk due to the sensitivity of the issue.

There are approximately 2500 officially registered NGOs operating in Bangladesh, but there could be as many as 100,000 with similar objectives registered locally.<sup>36</sup> Significant numbers of these NGOs were given permission to operate without oversight during the BNP-*Jamaat* -led government from 2001-2006 according to a Bangladeshi journalist interviewed for this project.<sup>37</sup> Most of these NGOs are engaged in the development of work, poverty alleviation, healthcare, gender equity, and improving literacy among the rural population. However, some of these NGOs function as front organizations for terror groups, channeling funds from abroad to assist terrorist activities in Bangladesh.

Bangladesh intelligence agencies have confirmed long-suspected connections between these NGOs and the rising extremist violence in Bangladesh. There are at least ten or eleven NGOs identified by the intelligence agencies having links to the terror activities. Revival of Islamic Heritage Society (RISH), a Kuwait-based NGO, tops the list of NGOs under suspicion according to the Bangladesh National Security Intelligence official. With an extremist agenda RISH brought in an enormous amount of money under the banner of benevolence, and built nearly one thousand mosques, ten *madrassas*, and an orphanage/*madrassa* in Bangladesh. A significant portion of such charitable donation is believed to have gone into funding militant activities.<sup>38</sup>

Investigators from different Bangladesh law enforcement agencies also found other direct links between charitable organizations and militant activities. Asadullah Galif, a leader of *Ahle Hadith Andolon* Bangladesh and JMB, reportedly channeled the RIHS fund to finance JMB operations, training, and purchases of weapons and bomb making materials. The mosques and *madrassas* were later found to be the center of militant activities as well. Another UK-based NGO, Green Crescent in Bangladesh, was directly involved in financing and promoting a terrorist agenda. Faisal Mustafa, a British citizen and a physician, who founded Green Crescent, had close ties to JMB according to the intelligence report. Bangladesh security forces recovered a huge cache of firearms and radical religious literature from a *madrassa* built by Mustafa. In the above mentioned cases, the contributors and charities are fooled by the recipients of the funds who lie about their ill intent and use the funds for cross-purposes.

In addition, Bangladesh is one of the largest recipients of workers' remittances from the Middle East, the United Kingdom and other countries, including the United States. According to the Bangladesh Bank (Central Bank) the remittances from more than 6 million expatriate Bangladeshis in the fiscal year 2009-10 totaled \$10.97 billion. Additionally, nearly \$7 billion in remittance from expatriates illegally enters Bangladesh through *hundi/hawala* (an informal/illegal value transfer system based on the performance and honor of a huge network of unauthorized money brokers) systems.<sup>39</sup> Although the major portion of such illegal transfers goes to support family members, a large part of the profit from such transfers is diverted towards militant activities.<sup>40</sup>

Apart from NGOs and business institutions, a section of religious scholars and leaders of the religious political parties often travel to Arab countries every year to raise funds from *zakah*, *zakat al-Fitr*,<sup>41</sup> and individual donations. UAE, Saudi Arabia, Kuwait and Libya are best sources

for donations for religious education, charitable welfare and orphanages. Some of these donations are smuggled through unofficial means such as *hundi/hawala* and couriers. Prior to the 17 August 2005 bombings, two British citizens named Abdur Rahman and Sajjad provided the necessary funds. Golam Mustafa, a member of *HuJi-B*, London, UK, confessed during interrogation by the Bangladesh intelligence authority that he brought \$150,000.00 from London through *hundi/hawala* and distributed it among *HuJi-B*, *JMB* and *HuT*.<sup>42</sup> Muslim visitors from the Middle East, the United Kingdom, Pakistan, India and other West Asian and African countries also help spread their form of Islam in Bangladesh. Such people often stayed in Bangladesh for an unusual length of time and established relationships with militant leaders.

The influx of charitable donations from domestic and foreign countries occurs under the radar of the banking system. The use of charity allows extremist organizations to divert a portion of charitable donation to fund their violent activities. The Green Crescent case highlights the difficulty of regulating charities and NGOs in Britain as well as in Bangladesh. That case in particular also proves what analysts have long suspected – a direct correlation between charitable funds collected by the various religious organizations under the shadow of benevolence from innocent contributors and militant activities.

## **ENFORCEMENT -- IDEALISM VS REALISM**

Bangladesh is in a catch-22 situation. The pledge to fight terrorism in Bangladesh is central to the present Awami League government. Yet the constant political undermining of the legal system, in addition to outright coercion, corruption and bribery, has fettered the country's anti-terrorism efforts. Almost all commercial banks and some of their employees in their foreign

exchange sections have been either directly or indirectly involved in money laundering activities.<sup>43</sup> The central Bangladesh Bank cannot implement regulations due to the lack of trained personnel, technical know-how and budgetary constraints to investigate the country's vast financial transactions. As a result, the Bangladesh government lacks effective knowledge, training and especially the honest manpower to curb terrorist financing.<sup>44</sup>

Domestically, few definite measures were taken during the military-led caretaker government in 2007. It created a Financial Intelligence Unit and enacted the Money Laundering Prevention Act in April of 2008. In addition, it passed an Anti-Terrorism Ordinance in June 2008. The Awami League-led government currently in power has since implemented some counter measures in order to clamp down on terrorist activities in Bangladesh despite lack of support from the opposition political parties consisting of BNP and *Jamaat-e-Islami*. Additionally, the Bangladesh government has cracked down on terrorist networks' use of charitable organization and NGOs for funding militant activities, money laundering and recruitment. Bangladesh intelligence agencies have placed suspected NGOs under surveillance and all activities/projects including key personalities are being regularly monitored.<sup>45</sup> Special measures scrutinize the visa application of individuals of certain countries and monitor the activities of people coming from the countries previously named.<sup>46</sup>

Internationally, Bangladesh is one of the signatories of the UN Anti-Terrorism Conventions and Protocols and works to meet the terms of the UN Security Council resolutions. Bangladesh is also a party to the South Asian Association for Regional Cooperation (SAARC) Convention on Suppression of Terrorism along with its additional protocol as a SAARC permanent member. As a member of Organization of Islamic Conference (OIC), ASEAN Regional Forum (ARF), and the Bay of Bengal Initiative of Multi-sector Technical and

Economic Co-operation (BIMSTEC), Bangladesh makes a significant contribution in advancing counter-terrorism efforts of these organizations.<sup>47</sup>

Since 2005, the Bangladesh government has made progress in rooting out domestic militancy and in dismantling charitable networks accused of financing militancy. However, Bangladesh is experiencing an increasing danger of terrorism to its national security, economy, and political and social structures. The growing menace of international terrorism, compounded by internal dynamics, poses a formidable challenge to religious and social values, norms and tradition of peaceful co-existence, which is a bigger threat and challenges to national institution and democracy.<sup>48</sup>

## **WAY AHEAD**

Internally, Bangladesh faces the challenge of homegrown radicalization, and externally it has been invaded by the non-native brand of religious-based charitable organizations from predominantly Muslim countries to spread the radical movement in the region through their ideology and money. Whatever the challenges, Bangladesh must instill a public and social will to root out the existence of any form of radicalization. Additionally, Bangladesh must address the root causes of corruption and take measures to eliminate corruption, especially within the government. Bangladesh ranked 139th out of 180 countries in the Corruption Perception Index (CPI) in 2009 according to Transparency International, Bangladesh. This index reflects that police, public officials, political parties and the judiciary are perceived to be corrupt. Ironically, the police and judiciary, the sectors most important in the fighting of radicalization were revealed by the TIB study to be the most corrupt institutions in Bangladesh.

Political instability is one of the major factors in Bangladesh that allows militant organizations to grow. Partisan bickering between the two main political parties, the Awami League and BNP, is one of the main hindrances in combating terrorism in Bangladesh. Additionally, the *madrassa* system must be brought under the secular main education system, not only to deny the breeding ground for future extremists but also to provide a better education for a healthier nation. Almost every individual interviewed suggested that the Bangladesh government must make its Financial Intelligence Unit efficient by training the law enforcement and bank officials to penetrate the money laundering system and effectively implement of Anti Money Laundering Prevention Act 2009. Additionally, these interviewees said Bangladesh should begin to use digitized security networks to coordinate sharing information between government agencies. As ever, they believed that Bangladesh needed to instill a higher degree of professionalism in the terribly corrupt Bangladeshi police and government officials. Then, it could begin to address the misuse of charitable donations for religious extremist activities.

## **CONCLUSION**

The links between charity and funding militant activities in Bangladesh are widespread and documented. The misuse of charity by Muslim militants poses a clear threat to the security of Bangladesh. Yet, a holistic approach by the government of Bangladesh to combat terrorist financing is beginning. Combating terror financing is a form of irregular warfare defined in the US Joint Publication as follows: “A violent struggle among state and non-state actors for legitimacy and influence over the relevant population(s). Irregular warfare favors indirect and asymmetric approaches, though it may employ the full range of military and other capacities, in

order to erode an adversary's power, influence, and will.”<sup>49</sup> Bangladesh government needs to be familiar with the concept of irregular warfare similar to that of the United States, and develop a strategy to wage an irregular warfare to combat terrorism financing.

Bangladesh is trying to build a social awareness program based on Islamic values, emphasizing appropriate level of education, employment opportunities, and economic development. The disintegration of some terror groups, the collapse of some of their militancy establishments, and the lack of public support for these terrorist outfits are positive indicators in Bangladesh’s war against terrorism. These indicators exist in Bangladesh as evidenced by the surrender of JMB leadership without a fight nor choosing to commit suicide that left doubt in the belief of many members of terrorist organizations as to the ulterior motives of their leaders in actually waging *jihad*. The people of Bangladesh are peace-loving, culturally homogeneous, religiously tolerant, and deeply loving but will fiercely oppose any leadership similar to that of the *Taliban* and *al-Qa’ida*, as proudly pointed out by Professor Salauddin Ahmed Khan.<sup>50</sup>

Although the challenges Bangladesh face are much less acute than that of Pakistan, India and Afghanistan, the efforts to dismantle the networks of militants without bringing down the patrons – political and financial – are going to take time.<sup>51</sup> The Bangladesh government and the international community must understand that Bangladesh itself may not face the challenges of extremism similar to that of *Taliban* in Afghanistan, *al-Qa’ida* in Pakistan, the *Tamil Tigers* in Sri Lanka, and *Hizb ut-Tahrir* in India, but the potential to be a safe haven for terrorist organizations remains.

## Appendix 1: Terrorist Organizations in Bangladesh

The below listed three major terrorist organizations have been active in Bangladesh and carried out numerous terrorist activities killing more than 100 and injuring over 1000 individuals during the BNP – *Jamaat* led government:

***Harkat-ul Jihad Islami Bangladesh (HuJi-B)*** – *HuJi-B* is the most violent and notorious organization in Bangladesh because of its atrocities. It was established in 1992 by the Afghan Mujahedeen of Bangladeshi native upon returning to Bangladesh. The organization was believed to have been inspired and initially funded by the Osama Bin Laden's International Islamic Force (IIF). During its existence several of the *HuJi-B* leaders once addressed a press conference at the *Jatiya* (National) Press Club in capital Dhaka and demanded that Bangladesh be converted into an Islamic State. *HuJi-B* wanted to set up religious *Hukumot* (law) in Bangladesh through their misinterpreted version of *jihad* and assassinating progressive intellectuals. The group also formed a slogan, *Amra Shobai Hobo Taliban, Bangladesh Hobo Afghanistan* (All of us will become *Taliban* and turn Bangladesh into Afghanistan). The outfit's activities, however, were noticed in June 1996 after the Awami League (AL) came to power. The *HuJi-B* was banned by the Government on October 17, 2005.

***Jamaatul Mujahideen Bangladesh (JMB)*** – The *Jamaat-ul-Mujahideen* Bangladesh (JMB) is likely to have been founded in 1998 - possibly as a front organization for a lesser known radical Islamic group, the *Al Mujahideen* - but details of its origins remain obscure.<sup>52</sup> Nearly all sources claim that the JMB was established by Sheikh Abdur Rahman, a former associate of *Ahle Hadith Jamaat*. The JMB was banned by Bangladesh on 23 February 2005.<sup>53</sup>

Following the March 2007 execution of the JMB's senior leadership, the remnants of the JMB regrouped under Maulana Saidur Rahman, Muhammad Kamal, Jaffar and Abu Zafar.<sup>54</sup>

The primary goal of the JMB was to make Bangladesh a religious state and impose its miscued radical interpretation of religious law. In its effort to call for the unification of religious system in Bangladesh, JMB was poised to remove the democratic establishment, and to replace the existing secular legal system. The JMB's propaganda also includes a pan-Islamic agenda, with exhortations for Muslims everywhere to compel their governments to enforce Islamic rule, and to wage jihad to this end.<sup>55</sup> The group's literature is also critical of Western powers, particularly the United States and the United Kingdom, and their perceived oppression of Muslim peoples in the name of democracy, which they label an 'infidel's constitution'.<sup>56</sup> However, the expansion of pan-Islamic objective failed to take any operational road and was domestically confined.

***Jagrata Muslim Janata Bangladesh (JMJB)*** – JMJB or Awakened Muslim Citizen of Bangladesh was basically a front organization of JMB. JMJB was led by Siddiqul Islam aka *Bangla Bhai*. His spiritual leader was the founder of JMB Shaikh Abdur Rahman. It came to be visible in the public eye through various media reports about their objective of eliminating the leftist militants in the district of Rajshahi, the northwestern region of Bangladesh. Abdur Rahman himself moved to the Rajshahi district to oversee the operation in April allegedly with the blessings of local BNP leaders and law enforcement agencies. The idea was to do the dirty work for the ruling party and the police. It was only when the butchery and the atrocities went out of control that the BNP led government decided to ban the extremist outfit.

The ideology of the organization was articulated by Abdur Rahman to a journalist in April 2003: We will take as much ideology from the *Taliban* as we need.<sup>57</sup> During a two-month long reign of terror in the northwestern region in Bangladesh, the organization was involved in the killing and abduction of 22 people.<sup>58</sup> Recent media reports and frequent arrest of individuals affiliated with banned extremist organizations are an indication that these extremist outfits are active and well funded. Any lack of oversight by the law enforcement agencies can create opportunities for these militants to wage armed violence against the government establishment.

## Appendix 2: Map of Bangladesh



Source: <http://www.mapsofworld.com/bangladesh/bangladesh-political-map.html>

**Appendix 3: The Major Terrorist Bombings from March 1999 to June 2009**

Events	Date	Bombing Targets	Killed	Injured
1	March 6, 1999	Bengali Cultural Program, Jessore	10	105
2	April 14, 2001	Bengali New Year Celebration, Dhaka	10	120
3	June 3, 2001	Baniyarchar Catholic Church, Gopalganj	10	25
4	June 15, 2001	Awami League Office, Narayangonj	22	100
5	September 28, 2002	Cinema Hall & Cultural Fair, Satkhira Town	3	125
6	December 7, 2002	Mymensingh Cinema Hall, Mymensingh	21	300
7	January 12, 2004	Shah Jalal Sufi Shrine, Sylhet	5	50
8	August 21, 2004	Awami League Political Rally, Dhaka (Prime Minister Sheikh Hasina – targeted and injured)	19	200
9	August 17, 2005	459 Country Wide Explosions in 63 Districts	3	100
10	November 14, 2005	Jhalokathi District HQ	2	3
11	November 25, 2005	Lawyer Association Building, Gazipur and Police Box, Chittagong	9	78
12	May 2, 2007	Dhaka, Chittagong, and Sylhet Railway Station		1
13	February 20, 2009	Office of the Superintendant of Police, Gazipur		13
14	June 27, 2009	Railway Train, Jhinaida		2

Source: LtCol T. Jobaer, Bangladesh Army, Additional Director, National Security Intelligence

## Endnotes

<sup>1</sup> <http://online.wsj.com/article> (*Charity's Religious Edge*, The most religious Americans actually give more money to secular causes than do secular Americans by David Campbell and Robert Putnam), December 10, 2010.

<sup>2</sup> Ibid

<sup>3</sup> [http://www.nptrust.org/philanthropy/philanthropy\\_stats.asp](http://www.nptrust.org/philanthropy/philanthropy_stats.asp)

<sup>4</sup> James Adams, *The Financing of Terror* (NY: Simon & Shuster, 1986) 131-155, was one of the earliest to address this phenomenon. A recent treatment is that by C. C. Harmon, *Terrorism Today* (NY: Routledge, 2008) 73-94.

<sup>5</sup> Terrorist Financing, Report of an Independent Task Force, Maurice Greenberg, William Wechsler and Lee Wolosky, Council on Foreign Relations, USA, 2002

<sup>6</sup> Ibid

<sup>7</sup> Author's interview, LTC T. M. Jobaer, Bangladesh Army, Additional Director, National Security Intelligence, Dhaka, Bangladesh, December 2010.

<sup>8</sup> The author was shown an internal Bangladesh National Security Intelligence document in 2010 from which these figures derive.

<sup>9</sup> <https://www.cia.gov/library/publications/the-world-factbook/geos/bg.html>

<sup>10</sup> Abul Barakat, Professor of Economics, University of Dhaka, Bangladesh.

<sup>11</sup> Abul Barakat, *Economics of Fundamentalism and the Growth of Political Islam in Bangladesh*, Social Science Review (The Dhaka University Studies, Part-D,) Vol. 23, No. 2, December 2006.

<sup>12</sup> Interview of Abul Barakat, Chairman, Janata Bank, Professor of Economics, University of Dhaka, Bangladesh, December 2010.

<sup>13</sup> Two very helpful introductions to political Islam in Bangladesh are Robert Stern, *Democracy and Dictatorship in South Asia* (Westport, CT: Praeger, 2001) 151-164 and Riaz Ali, *Islamist Militancy in Bangladesh: a Complex Web* (NY: Routledge, 2008) 44-61.

<sup>14</sup> Syed Abul Ala Maududi, founder of Jamaat-e-Islami, a Pakistani journalist, theologian, philosopher, Islamic thinker, writer and politician. His work was read by Hassan al-Banna and Syyid Qutb of Egypt. Ayatollah Ruhollah Khomeini reported to have met him as early as 1963 and translated his work in Persian.

<sup>15</sup> <http://www.jamaateislamihind.org>

<sup>16</sup> <http://jamaat.org/site/index>

<sup>17</sup> <http://www.jamaat-eislami.org/index.php>

<sup>18</sup> Ibid

<sup>19</sup> Ibid

<sup>20</sup> Ibid

<sup>21</sup> Abul Barakat, *Economics of Fundamentalism and the Growth of Political Islam in Bangladesh*, Social Science Review (The Dhaka University Studies, Part-D,) Vol. 23, No. 2, December 2006.

<sup>22</sup> Author's interview of LtCol T. M. Jobaer, Bangladesh Army, Additional Director, National Security Intelligence, Dhaka, Bangladesh, December 2010.

<sup>23</sup> Ibid

<sup>24</sup> Bangladesh National Security Intelligence documents (unpublished). Dhaka, December 26, 2010.

<sup>25</sup> <http://www.thedailystar.net/newDesign/news-details.php?nid=8207> (Tuesday, March 31, 2009).

<sup>26</sup> <http://www.bangladesh2day.com/newsfinance/2009/August/21/Lead%20News.php> (21 August 2009).

<sup>27</sup> Jane's, Sentinel Security Assessment – South Asia, October 01, 2010.

(<http://www.janes.com/articles/Janes-Sentinel-Security-Assessment-South-Asia/Security-Bangladesh.html>).

<sup>28</sup> <http://www.janes.com/articles/Janes-Sentinel-Security-Assessment-South-Asia/Security-Bangladesh.html>.

<sup>29</sup> Author's interview of National Security Intelligence officials, December 2010, Dhaka, Bangladesh

<sup>30</sup> Author's interview of Professor Abul Barakt, Chairman, Janata Bank, and Professor of Economics, University of Dhaka, Bangladesh, December 25, 2010.

<sup>31</sup> Abul Barakat, *Economics of Fundamentalism and the Growth of Political Islam in Bangladesh*, Social Science Review (The Dhaka University Studies, Part-D), Vol. 23, No. 2, December 2006.

<sup>32</sup> Author's interview of Bangladesh National Security Intelligence officials, Dhaka, December 26, 2010,

<sup>33</sup> Ibid

<sup>34</sup> Author's interview of western diplomat, Dhaka, Bangladesh, December 24, 2010.

<sup>35</sup> Ibid

<sup>36</sup> Ibid

<sup>37</sup> Author's interview of Bangladesh journalist, Dhaka, Bangladesh, December 31, 2010.

<sup>38</sup> *The Daily Star*, 26 November 2005

<sup>39</sup> Combating Terrorism Center (CTC) Sentinel, May 2009, Vol-2, Issue 5

<sup>40</sup> Author's interview of Bangladesh Intelligence officials, Dhaka, December 26. 2010.

<sup>41</sup> Every financially able Muslim must pay to the needy for himself/herself and all family members regardless of their age at the end of Ramadan.

<sup>42</sup> *The Daily Ittefaq*, 18 April 2010

<sup>43</sup> Author's interview of Bank officials, Dhaka, December 27, 2010.

<sup>44</sup> Ibid

<sup>45</sup> Jobaer, T., LTC, Bangladesh Army, *Terrorist Use of Charities*, Presented in Terrorist Financing Workshop, 1-3 Nov, 2009, Dhaka, Bangladesh

<sup>46</sup> Ibid

<sup>47</sup> Ibid

<sup>48</sup> Ibid

<sup>49</sup> [http://www.dtic.mil/doctrine/dod\\_dictionary/](http://www.dtic.mil/doctrine/dod_dictionary/)

<sup>50</sup> Author's interview of Salauddin A. Khan, Professor, Department of Finance, University of Dhaka, Bangladesh, former CEO, Dhaka Stock Exchange, December 2010.

<sup>51</sup> Ali, Riaz, *Islamic Militancy in Bangladesh, A complex Web*, Rutledge, Abington, Canada and New York, USA, 2008 (page 106).

<sup>52</sup> Jane's *World Insurgency and Terrorism*, Sep 21, 2010, <http://www.janes.com/articles/Janes-World-Insurgency-and-Terrorism/Jamaat-ul-Mujahideen-Bangladesh-JMB-Bangladesh.html>

<sup>53</sup> Ibid

<sup>54</sup> Ibid

<sup>55</sup> Ibid

<sup>56</sup> Ibid

<sup>57</sup> Ali Riaz, *Islamic Militancy in Bangladesh, A complex Web*, Published by Rutledge, Canada & USA, 2008 (Page 120).

<sup>58</sup> Julfikar Ali Manik and Shamim Ashraf, Patrons left out in militancy probe, *The Daily Star*, 11 March 2006. (Ali Riaz, *Islamic Militancy in Bangladesh, A complex Web*, Published by Rutledge, Canada & USA, 2008 , Page 120).

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